

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: : Confirmation No. 6227  
Vipul Bansal, et al. : Group Art Unit: 2161  
Serial No.: 09/901,227 : Examiner:  
Filed: July 9, 2001 : Docket No.: JP920010123US1  
For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING  
EFFECTS OF UNCERTAINTY AND RISK FACTORS

#7  
3-27-02

**APPOINTMENT OF ATTORNEY**

Received

Commissioner for Patents  
Washington, D.C. 20231

FEB 01 2002  
Technology Center 2100

Sir:

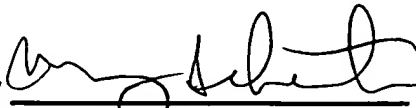
The undersigned attorney, who has been appointed as an attorney in the Combined Declaration and Power of Attorney for the above-identified application, hereby appoints the following [of International Business Machines Corporation, Almaden Research Center, 650 Harry Road, San Jose, California 95120, telephone number (408) 927-3360] his associate attorneys to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith:

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Respectfully submitted,  
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Dated: 1/23/02

by   
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